

Complaints Handling Policy

Purpose

This policy outlines how Western Murray Irrigation (WMI) manages complaints across all areas of our operations. The objective is to ensure that complaints from customers and stakeholders are handled fairly, transparently, and in a timely manner, including those related to water delivery, customer service, water/delivery trading services and water markets intermediary services.

Scope

This policy applies to all complaints received by WMI, including but not limited to:

- Irrigation and water delivery services
- Water allocation and entitlement management
- Customer service and administrative matters
- Market conduct and water trading practices
- Water Markets Intermediary Services under the Code

Guiding Principles

- **Accessibility** - Easy to lodge a complaint, with multiple submission options
- **Fairness** - All complaints treated in good faith, impartially, respectfully and confidentially
- **Transparency** - Clear process and regular communication with the complainant
- **Timeliness** - Acknowledged and resolved in a timely manner
- **Accountability** - Internal monitoring and review of outcomes to support service improvement
- **Regulatory Compliance** – Compliance with all relevant legislative and regulatory requirements.

Lodging a Complaint

Complaints can be submitted via the following methods:

- **Email:** enquiries@westernmurray.com.au
- **Phone:** (03) 50274 953 (Business hours only)
- **Mail:** PO Box 346 Daretton NSW 2717
- **In-person:** 5 Tapiow Street Daretton NSW 2717

Complaints Management Process

Where reasonably possible, complaints will be resolved at the first point of contact. All other complaints will be formally recorded and managed through the following process:

Acknowledgement

WMI will acknowledge receipt of a complaint and log it in the **Complaints Register**. Where a complaint is not received by WMI in writing, WMI will provide the complainant with a copy of the record of the complaint in the Complaints Register. WMI will also provide the complainant with information about the process that WMI will follow in dealing with the complaint.

Classification and Triage

Complaints will be categorised by type (e.g., service, trading, administrative) and assessed for:

- Complexity and seriousness
- Urgency
- Whether it falls within WMI's jurisdiction
- Whether it relates to WMI's role as a water markets intermediary

Investigation Process

Initial Review:

WMI will complete an initial review which may include:

- Gathering relevant documents and background information
- Consulting with staff or third parties
- Determining whether immediate resolution is possible
- Confirming if the complaint should be escalated

WMI will give to the complainant a written response to the complaint that specifies the actions that WMI proposes to take in seeking to resolve the complaint, which may include a detailed investigation.

Detailed Investigation (if required):

If unresolved, the complaint will be escalated for further review. This may include:

- Referral to a senior manager or the Board of Directors (as appropriate)
- Collecting additional information
- Maintaining written records of findings and actions taken

Where appropriate and with mutual agreement, the complainant may be invited to participate in a meeting or discussion with a Board or senior management representative to help clarify issues and support resolution.

Resolution and Outcome

WMI aims to resolve complaints in a timely manner. If the complaint is complex or additional time is required, the complainant will be advised and updated regularly.

Upon completing the complaint resolution process, WMI will provide written notice of the outcome, including:

- Summary of the investigation
- The decision and reasons
- Any corrective or remedial actions taken
- Information on options to escalate the matter further

Water Markets Intermediaries Code

In respect of a complaint made by a person in respect of a water markets intermediary service that WMI provides or is instructed or engaged to provide to the person, the following timeframes will apply under the Code:

- WMI will make a genuine attempt to resolve the complaint within 20 business days.
- Within 2 business days of receiving the complaint, WMI will give to the person:
 - written confirmation that the complaint has been received; and
 - a copy of the record of the complaint made by WMI in the Complaints Register; and
 - information about the process that WMI will follow in dealing with the complaint.
- Within 10 business days of receiving the complaint, WMI will give to the person a written response to the complaint that specifies the actions that WMI proposes to take in seeking to resolve the complaint.
- Within 5 business days of completing the process for dealing with the complaint, WMI will give to the person written notice of the outcome of that process.

The Water Markets Intermediaries Code requires WMI to keep records of:

- Complaints made in connection with water markets intermediary services provided by WMI
- The responses to, or notifications of the outcomes of, the complaint provided to the complainant
- WMI's complaint handling process, as existing at the time the complaint is received.

These records must be kept for a period of 6 years, beginning on the day the record was given to, or prepared by, WMI.

External Review Options

If you remain dissatisfied after internal review, you may raise your concern with an external body appropriate to the nature of your complaint, such as:

- **Australian Competition and Consumer Commission (ACCC)** – for complaints involving market conduct or intermediary services
- **Energy and Water Ombudsman NSW (EWON)** – (effective 1 July 2026) – for complaints relating to billing, supply and customer service
- **NSW Civil and Administrative Tribunal (NCAT)** – for contractual or service disputes

Record Keeping and Reporting

All complaints not resolved at first contact will be recorded in a secure Complaints Register.

- Complaints will be categorised by type for internal reporting
- Complaints data will be reviewed regularly by management and quarterly by the Board to identify trends, service issues and any potential compliance risk

Policy Review

This policy will be reviewed **every 3 years** or earlier if required.

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